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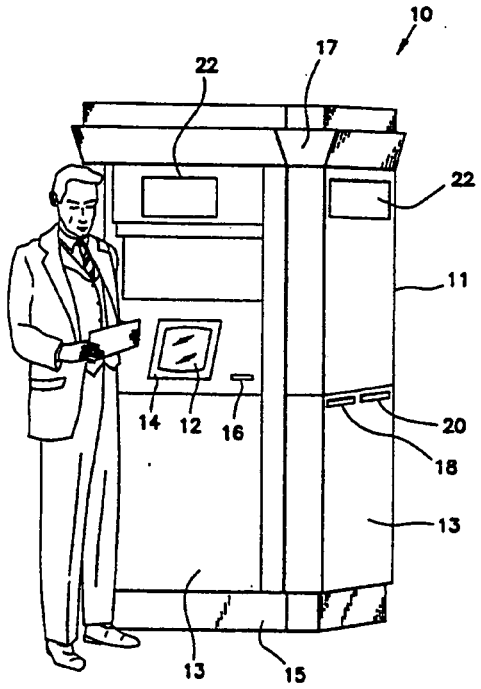
(54) Title: METHOD AND APPARATUS FOR GENERATING GIFT CERTIFICATES

(57) Abstract

An electronic gift certificate dispenser device (10) for printing and dispensing a gift certificate purchased by a credit card. A consumer approaches the device (10) and inserts a credit card into a magnetic card reader (16). The consumer chooses a retailer from a menu of participating retailers and enters the gift certificate value. The machine automatically verifies the credit card, causes the account to be debited and prints the gift certificate (200). A plurality of gift certificate dispensing devices (10.1....10.N) can be connected in a network under the control of a central processing unit (10). Information regarding gift certificate pruchases is transferred from the devices (10.1...10.N) to the central processing unit (60) to be collated and billed to credit card accounts. The central processing unit (60) also informs merchants of the purchase of gift certificates that will be redeemed at their stores.



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METHOD AND APPARATUS FOR GENERATING GIFT CERTIFICATES

Background of the Invention

Field of the Invention

The present invention relates to an apparatus and method for dispensing gift certificates, and more particularly to an apparatus and method for vending such certificates from terminals in communication with a central processing mechanism.

Background of the Invention

Due to increasing time constraints in the lives of busy people, gift certificates have emerged as a viable alternative to the purchase of the gift itself. Gift certificates offer many advantages over the purchase of a gift. If the gift giver is unsure of the needs of the recipient, a gift certificate offers a wide range of goods or services from which the recipient can choose. Gift certificates also remove the hassle of exchanging a gift without a receipt.

Currently gift certificates can be purchased only at retail locations or through catalog houses. This makes the purchase of a certificate less convenient and, therefore, reduces its value to the consumer.

A similar convenience problem was recognized and addressed in the banking industry. One of the solutions was the development of Automatic Teller Machine (ATM) devices. ATMs have become popular for handling simple repetitive transactions such as the dispensing of currency. The widespread acceptance of ATMs has created an educated consumer willing to conduct transactions through a vending device accessed by a credit card.

A similar type of device has been applied to the airline ticketing industry. U.S. Patent No. 4,818,854, issued to Davies et al. discloses an

automatic ticket handling machine used for vending airline tickets. The consumer approaches the machine, inserts a credit card into the card reader, enters a ticketing request through a touch screen and receives a printed ticket. The machine automatically verifies the credit card and debits the account.

The gift certificate industry has special requirements that make development of an automatic transaction machine difficult. Gift certificates are similar to currency in their ease of use and anonymity. Steps must be taken to prevent the use of stolen credit cards in the procurement of certificates and to secure paper stock to make forging of certificates difficult.

It is apparent that there is a need for a device that can dispense gift certificates while maintaining a high level of security.

Summary of the Invention

The present invention provides a device incorporating a magnetic card reader, a control mechanism and a printer for the printing and dispensing of gift certificates. The consumer approaches the device and chooses a retailer from a menu of participating retailers and enters the gift certificate value. The device automatically verifies a credit card inserted into a card reader, and, on receiving a final validation from the consumer, causes the credit card account to be debited and prints the gift certificate.

According to another embodiment of the present invention, a plurality of devices for printing and dispensing gift certificates are connected to a central processing unit. Each device must establish communication with the central processing unit before it can become operative. At any time after a device becomes operative, it can be rendered inoperative by command from the central processing unit.

According to yet another embodiment of the present invention, a device is disclosed for dispensing gift certificates. Users of the device enter instructions at a first wall of the device. Finished gift certificates and envelopes are delivered at slots in a second wall.

According to yet another embodiment of the present invention, a device is disclosed for dispensing gift certificates comprising a redeemable section and a receipt. The redeemable section includes a holographic foil to make counterfeiting difficult.

According to yet another embodiment of the present invention, a method is disclosed for controlling the selection and printing of gift certificates from a network of gift certificate dispensing terminals connected to a central processing unit.

According to yet another embodiment of the present invention, a method is disclosed for controlling access to the electronics of a device used for printing and dispensing a gift certificate.

According to another aspect of the present invention, to discourage credit card fraud each device monitors credit cards used within a predetermined period and limits the total value that can be charged to a credit card within that period to a predetermined maximum value within that period.

Brief Description of the Drawings

FIG. 1 is a perspective view of a gift certificate dispensing device in accord with the present invention.

FIG. 2 is an electrical block diagram representation of the gift certificate dispensing device according to the present invention.

FIG. 3 is an alternative electrical block diagram representation of the gift certificate dispensing device according to the present invention.

FIG. 4 is a block diagram representative of a network of gift certificate dispensing devices coordinated by a main computer and one or more credit card authorization computers according to the present invention.

FIGS. 5a and 5b are flow chart representations of the steps taken in initializing the gift certificate dispensing device computer upon power up.

FIG. 6 is a flow chart representation of the steps taken in shutting down the system after a hard failure.

FIG. 7 is a flow chart representation of the steps taken in initiating a call to an external computer system.

FIG. 8 is a flow chart representation of the steps taken in validating a credit card with a credit authorization computer.

FIG. 9 illustrates a series of representations of the screen images that are displayed according to the present invention to attract consumer attention and to explain the operation of the gift certificate dispensing device.

FIG. 10a is a flow chart representation of the screens that are displayed as a consumer selects a retailer according to the present invention.

FIGS. 10b and 10c are flow chart representations of the screens that are displayed as a consumer selects a gift certificate for a previously selected store according to the present invention.

FIG. 11 is a flow chart representation of the screens that are displayed as a response to a customer selecting the BROWSE option during the "Select a Store" phase according to the present invention.

FIG. 12 is a representation of a gift certificate in accord with the present invention.

FIG. 13 is a front view of an alternate embodiment of a housing for a gift certificate dispensing device in accord with the present invention.

FIG. 14 is a side view of the device in FIG. 13.

FIGS. 15a and 15b are flow chart representations of the steps taken in capturing a signature.

Detailed Description of the Preferred Embodiments

In the following Detailed Description of the Preferred Embodiments, reference is made to the accompanying Drawings which form a part hereof, and in which is shown by way of illustration specific embodiments in which the invention may be practiced. Like numerals throughout the several views identify like features, the like numerals being primed in alternate embodiments. It is to be understood that other embodiments may also be possible and may be utilized and structural changes may be made without departing from the scope of the present invention.

An electronic gift certificate dispensing device 10 is shown in FIG. 1. Gift certificate dispensing device 10 is a stand-alone housing 11 having a rectangular shape with panel-like walls 13, a base 15 and a top 17. Dispensing device 10 houses a monitor 12 with touch screen 14, a magnetic card reader 16, a certificate dispenser slot 18, an envelope dispenser slot 20 and identifying plaques 22 on one or more sides of the device. In the preferred embodiment plaque 22 is made of a backlit translucent material with indicia thereon. Ventilation for the interior of the housing is provided by means of a fan or air conditioner (not shown).

Monitor 12 is used to display choices given to the customer in the purchase of a gift certificate. Choices are made by the customer and entered by touching predetermined areas of touch screen 14. Card reader 16 is used to swipe a credit card in order to debit a credit card account for payment for gift certificates dispensed. It should be noted that although the preferred embodiment is geared toward the use of a credit card it should be obvious that the teaching of the present invention could easily be applied to a debit card system or to a system which accepts cash.

In one embodiment, and as shown in FIG. 1, monitor 12, touch screen 14 and card reader 16 are mounted in a first wall of the housing 11 of device 10. Certificate dispenser slot 18 and envelope dispenser slot 20 are mounted in a second wall of device 10. A customer will approach touch screen 14 in the first wall, enter gift certificate choices, swipe a credit card through card reader 16 and then step to the second wall to await printing and dispensing of the certificate and envelope. This allows a second customer to approach device 10 while the first customer is waiting for his transaction to finish.

In a second embodiment, the plaque 22 positioned over certificate dispenser slot 18 and envelope dispenser slot 20 is replaced by a monitor (not shown) used for displaying messages such as instructions or advertising to a person waiting for a certificate to issue.

In a third embodiment, dispensing device 10 is built into a wall or like structure and covered by one or more panel-like wall portions 13 housing a card reader 16, a certificate dispenser slot 18, an envelope dispenser slot 20 and a monitor 12 with touch screen 14 mounted thereon.

In a fourth embodiment, as shown in FIGS. 13 and 14, housing 11' of a device 10' includes a user access subhousing 600 and an electronics mounting subhousing 602. User access subhousing 600 includes a front panel-like wall portion 604 which is separated into a plurality of sections for ease of use by the user, even a user in a wheelchair. Panel-like wall portion 604 includes an upper section 606 having a lighted display 608 therein. An inclined section 608 extends forwardly from section 606 such that the front screen of monitor 12' is mounted in it with touch screen 14' appropriately installed thereto. In an inset portion having a vertical wall 610 with a horizontal surface therebelow, the card reader 16' is mounted with an appropriate receiving slot in vertical wall 610. A section 612 then extends inwardly from the front edge of section 608 to one or more additional sections leading to the bottom of subhousing 600.

The front panel-like wall portion 614, which may also be the electronics access door, of subhousing 602 is essentially vertical. Certificate dispenser slot 18' and envelope dispenser slot 20' are located in panel-like wall portion 614.

Section 606 of wall portion 604 is considerably offset rearwardly from panel-like wall portion 614.

There is then a connecting wall 616 appropriate for mounting a speaker 618.

In this way, a user approaches panel-like wall portion 604 and can readily read lighted display 608, operate touch screen 14', activate device 10' with an appropriate card at card reader 16', and be in a good position to listen to any instructions projecting from speaker 618. The sections of wall portion 604 beneath section 612 are sufficiently inset so that a person in a wheelchair can position relative to wall portion 604 adequately so that if the person is otherwise capable, should be able to interact with device 10' as indicated. After an appropriate order has been placed, the person can then move aside from panel-like wall portion 604 to wait for the ordered gift certificate and envelope to be dispensed from gift certificate dispenser slot 18' and envelope dispenser slot 20' in adjacent panel-like wall portion 614.

The various electronics which provide the advantageous features of gift certificate dispensing device are secured in the housing of the dispensing device. FIG. 2 shows an electrical block diagram of electronic gift certificate dispensing device in accordance with the present invention. Computer 24 is connected to monitor 12, touch screen 14, keyboard 19, nonvolatile memory device 28, expander device 30, security interface 33, modem 42 and voice playback 48. Expander device 30 is connected to envelope dispenser 32, laser printer 26 and card reader 16. Security interface 33 is connected to temperature sensor 36 and various security items (not shown). Expander device 30 and security interface 33 are interface circuits with registers that receive commands from computer 24 and transmit status back to computer 24. Voice playback 48 is connected through amplifier 50 to speaker 23. Voice playback 48 synthesizes voice messages in response to commands received from computer 24. Modem 42 is

connected through internal telephone jack 44 to public telecommunications channel 46.

In the preferred embodiment, computer 24 is an IBM PC or compatible computer with at least 2 MBytes of dynamic memory. Monitor 12 is a standard super VGA monitor capable of displaying 640 X 480 pixels at 256 colors per pixel. Touch screen 14 is an Elographics Intellitouch Model 4001 surface acoustic wave touch screen with touch screen controller. Card reader 16 is a MAGTEX 21055002 slotted magnetic card reader connected to computer 24 through an RS232 line. Laser printer 26 is a Canon LBP4 laser printer. Nonvolatile memory device 28 is a 40 MByte fixed disk drive. Modem 42 is a 2400 Baud MNP Level 5 error correcting modem. Voice playback 48 is manufactured by COVOX. In an alternate embodiment voice playback 48 is replaced by an audio synthesizer capable of creating voice and music from data stored in computer 24. Telephone jack 44 is a standard jack compatible with a standard domestic telephone cable. All these items are commercially available as is known to those skilled in the art.

Card reader 16 is a typical magnetic card reader used to read coded data stored in a magnetic strip on a credit or debit card. Credit cards and debit cards typically have information such as the account name, the account number and the expiration date of the card encoded and deposited on their magnetic strip. Card readers such as card reader 16 contain circuitry which reads the encoded data and sends that data to computer 24 for use in validating the card.

An alternate embodiment of the electronics of a gift certificate dispensing device 10 is shown in FIG. 3. In FIG. 3 a card reader 50 with integral modem is used to automatically dial a credit card service for verification of a credit card passed therethrough. A telephone switch 52 under control of peripheral control device 30 connects the modem in card reader 50 to public

telecommunications channel 46. This embodiment offloads some of the processing required by computer 24 at the cost of a more expensive card reader and some commercially available switching logic. The embodiment shown in FIG. 3 does not have the voice synthesizing circuitry shown in FIG. 2. Although tests have shown a synthesizer effect between the screen displays on monitor 12 and the voice messages generated by playback 48, a design decision may be made to remove the synthesizer circuitry to reduce system cost. All other electronics are the same as in FIG. 2.

In yet another alternate embodiment (not shown), a second monitor, a second touch screen and a second card reader are mounted on the wall 13 opposite monitor 12. The second monitor, the second touch screen and the second card reader are connected to computer 24 such that a second terminal is provided for selecting and printing gift certificates. Computer 24 controls the operation of both sets of monitors, touch screens and card readers as two separate tasks. Access to common resources such as laser printer 26 and modem 42 is arbitrated by computer 24. Envelopes and printed gift certificates are still dispensed through slots 20 and 18, respectively.

In the preferred embodiment access to the electronics of dispensing device 10 is limited. Only touch screen 14 and card reader 16 are readily accessible to the user. The remainder of the electronics are secured behind the access door.

Also, in the preferred embodiment, temperature sensor 36 mounted inside gift certificate dispensing device 10 measures the ambient temperature within dispensing device 10 and reports that temperature to computer 24. If the measured ambient temperature rises above 85 degrees Fahrenheit computer 24 automatically shuts down the electronics of device 10 to avoid damage to electronic components.

Gift certificate dispensing device 10 can operate independently or within a network. Networked operation of the dispensing devices is preferred since it eases the requirement for local security. In the preferred embodiment a number of gift certificate dispensing devices 10 are connected by telephone to a main computer. The main computer can poll dispensing devices to determine if a dispensing device has been disconnected or has lost power, can execute diagnostic tests remotely to expedite detection of hardware failure and can monitor devices for unauthorized access or vandalism.

FIG. 4 is a block diagram representative of a network of gift certificate dispensing devices 10 coordinated by a main computer. In FIG. 4, gift certificate dispensing devices 10.1 through 10.N are connected through public telecommunications channel 46 to main computer 60. Transactions entered at one of the devices 10 are transmitted to computer 60 over channel 46. Computer 60 in turn accesses one or more credit card authorization computers 62.1 through 62.M through channel 46 to receive credit card authorization. Authorization is then granted by computer 60 to the appropriate dispensing device 10.

Computer 60 is connected to a printer 64 for printing transactions either as they occur or as a batch at predetermined time intervals. In the preferred embodiment computer 60 is a PC compatible computer. Purchases made through gift certificate dispensing devices 10. 1 through 10.N are accumulated in computer 60. Requests for payment (debits to credit card accounts) for those purchases are either submitted electronically through public telecommunications channel 46 to computer 62 or submitted as a bill printed from printer 64. In a like manner, merchants are notified of purchases of gift certificates issued in their name and of the code numbers of the certificates issued either

through channel 46 or through a report printed by printer 64.

Steps have been taken to ensure secure operation of gift certificate dispensing devices 10. In the preferred embodiment, device 10 powers up inoperative. In order to become operative, it must establish communication with computer 60, download a unique security code and appropriately verify that code.

Computer 60 can at any time render any device 10 in the network inoperative by sending it a shut down command. Reception of the shut down command causes a device 10 to destroy sensitive program code and data and enter a special system shut down routine that disables the user interface. A representative system shut down routine is shown in FIG. 6 and described later. This is a useful security feature that can be used to disable a device 10 when computer 60 detects a failure or impending failure.

Gift certificates are printed with an intricate multicolored design on faded parchment paper and embossed with holographic foil. The type of paper, the ink and the amount of detail are chosen to make copying difficult. Embossing the certificate with holographic foil makes counterfeiting more difficult. In the preferred embodiment, the holographic foil may be obtained from and applied by Larkin Industries, St. Paul, Minnesota.

A representative gift certificate is shown in FIG. 12. Gift certificate 200 is a standard size sheet of faded parchment paper divided into three sections 202, 204 and 206 with perforations 208 for easy separation of the sections. Section 202 is used to print a receipt for the transaction. The name and account number on the credit card is printed along with name of the recipient, the date, the charges for the purchase and the dispensing device 10 from which the certificate was purchased. In the preferred embodiment,

a service charge per certificate is included in the total charges. Section 204 is used to display the name of the intended recipient, a message such as "Happy Birthday" or "Thank You" and the name of the purchaser. Section 206 is the section of the gift certificate that is redeemed to purchase merchandise from the intended retailer.

In the preferred embodiment, during production each section 206 is imprinted with a unique control code (not shown) and silver embossed with a hologram 210. The code imprinted is matched to the name of the intended recipient during the sale of the certificate and the code and the name of the recipient are then communicated to the intended retailer. When the certificate is redeemed the code can be compared against a list of expected codes and verified for authenticity. In an alternate embodiment, the control code could be implemented as a bar code that can be scanned with a bar code reader.

A logo representative of the company operating the particular gift certificate dispensing device 10 is printed at 212 and 214. A bit-mapped graphic or logo representative of the intended retailer and, if requested, a retailer control code are retrieved from nonvolatile memory device 28 and printed to location 216 of certificate 200 during certificate printing. Retailer logos are obtained by scanning a design provided by the retailer and storing the resulting image to nonvolatile memory device 28.

Purchasers receive certificate 200, remove section 202 for their records and send sections 204 and 206 to the intended recipient. The recipient receives sections 204 and 206, detaches 204 from 206 and redeems section 206 at the designated store.

Gift certificates are stored in a bonded printer. Only bonded authorized service personnel can obtain paper and install it in the printer. Supplies of

customer's charge account and appear sometime later in a normal credit card billing statement.

Although the present invention has been described with reference to the preferred embodiments, those skilled in the art will recognize that changes may be made in form and detail without departing from the spirit and scope of the invention.

What is claimed is:

1. An electronic certificate dispenser for printing and dispensing a certificate, said dispenser being responsive to a user wielding a planar card having magnetic coded data disposed thereon, said dispenser comprising:

a housing;

a card reader for reading magnetic coded data disposed on said planar card and for providing a first output signal representative of said coded data, said reader being supported by said housing;

certificate dispensing means supported by said housing for dispensing certificates, said dispenser means including printing means for printing one or more messages as specified by the user on one of said certificates; and

control means under user control connected to said card reader and said dispensing means for receiving and verifying said first output signal and controlling the printing and dispensing of certificates from said dispensing means.

2. The electronic certificate dispenser of claim 1 wherein the control means includes a programmable first computer, connected to said card reader and said printing means, for verifying under program control the coded data received from said card reader and for controlling and monitoring the printing and dispensing of certificates from said dispenser means.

3. The electronic certificate dispenser of claim 1 wherein said control means includes user interface means for user selection of options in certificate printing and dispensing.

4. The electronic certificate dispenser of claim 2 wherein the control means further includes a second

computer and communication means connected to said programmable first computer for communicating with said second computer in order to verify said coded data.

5. The electronic certificate dispenser of claim 2 wherein the control means includes nonvolatile data storage means connected to said programmable first computer for storing graphics to be printed on said certificates under user control.

6. The electronic certificate dispenser of claim 3 wherein said user interface means includes a monitor and touch screen mounted on said monitor for selecting from options displayed on the monitor.

7. The electronic certificate dispenser of claim 1 wherein the electronic certificate dispenser further comprises envelope dispenser means connected to said control means for dispensing envelopes for said certificates.

8. An electronic certificate dispenser for printing and dispensing a certificate, said dispenser being responsive to a user wielding a planar credit card having magnetic coded data disposed thereon, said dispenser comprising:

a certificate having a plurality of sections with a series of perforations marking an intersection of a pair of said sections, said certificate comprising a material and a first of said sections including a holographic foil mounted on said material;

a card reader for reading said magnetic coded data disposed on said planar credit card and for providing a first output signal;

certificate dispensing means for dispensing said certificate, said dispensing means including

printing means for printing one or more messages on said certificate;

a programmable computer under user control connected to said card reader and said dispensing means, said computer including program means for reading said first output signal and allowing said user to print and dispense said certificate;

wherein said first section is a certificate for subsequent commercial usage and a second of said sections is a user receipt, said holographic foil making thievery less likely.

9. The electronic certificate dispenser of claim 8 wherein said first section still further includes a unique identifying code.

10. An electronic certificate dispenser for printing and dispensing a certificate and for dispensing an envelope, said dispenser being responsive to a user wielding a planar card having magnetic coded data disposed thereon, said dispenser comprising:

a housing having a plurality of vertical panel-like wall portions;

a card reader for reading the magnetic coded data disposed on said planar card and for providing a first output signal representative of said coded data, said reader being supported by said housing and including receiving means in a first of said vertical panel-like wall portions for receiving said planar card;

certificate dispensing means for dispensing certificates and envelope dispensing means for dispensing envelopes, said certificate and said envelope dispensing means being supported by said housing with said certificate dispensing means having first delivery means in another of said vertical panel-like wall portions other than said first for delivering a specific certificate and said envelope dispensing means having

second delivery means in another of said vertical panel-like wall portions other than said first for delivering a specific envelope; and

control means connected to said card reader and said certificate and envelope dispensing means for receiving and verifying said first output signal and controlling the printing and dispensing of certificates and envelopes;

wherein said user can stand in front of the first vertical panel-like wall portion to use said card reader and said control means and can then move away from said first vertical panel-like wall portion to near said appropriate another vertical panel-like wall portions to receive said specific certificate and envelope.

11. A gift certificate purchasing and dispensing system enabled by a credit card and allowed to complete a transaction on validation from a credit card verifying and credit limit checking system, comprising:

a plurality of terminal means including means for allowing a customer to choose a gift certificate and to authorize a debit to a credit card account, each of said terminal means including means for accessing said credit card verifying and credit limit checking system, each of said terminal means also including means for dispensing said gift certificate;

central processing unit means for communicating with said plurality of terminal means and processing data on said gift certificates and said debits to credit card accounts; and

debiting means for debiting said debits to said credit card accounts.

12. The gift certificate purchasing and dispensing system of claim 13 including notifying means for

notifying merchants regarding gift certificates purchased.

13. A method of printing, under user control, from an electronic certificate dispenser, certificates to be used for obtaining goods or services, wherein said electronic certificate dispenser includes display means, card reader means and user interface means, said method comprising:

displaying on said display means a menu of goods and services;

interacting by said user with said user interface means to choose one of said goods and services;

displaying on said display means a menu of of retailers of goods and services;

interacting by said user with said user interface means to choose one of said retailers;

displaying on said display means a series of monetary values;

interacting by said user with said user interface means to choose one of said monetary values;

monitoring the card reader means for the presence of a planar card having magnetic data disposed thereon;

reading said magnetic data with said card reader means;

verifying said planar card is usable for enabling issuance of a certificate;

receiving from said user interface means the retailer and the goods and services chosen;

printing a certificate including the name of the retailer and the goods and services chosen; and

dispensing said certificate.

14. The method according to claim 13 wherein the method further comprises dispensing an envelope for said certificate.

15. A method of printing, in association with a programmable computer and in response to the insertion of a planar card including magnetic coded data disposed thereon, a gift certificate for use in purchasing goods or services, wherein said coded data includes an account name and an account number, comprising:

providing a blank certificate, wherein said certificate includes a plurality of sections with a series of perforations marking an intersection of the sections;

choosing the name of a purveyor of goods and services and a monetary value for the gift certificate;

printing within a first section of said certificate the name of the purveyor, and the monetary value chosen; and

printing within a second section of said certificate a receipt including account name, account number and cost of975Xthansaction, the cost being an incremental amount greater than the value of the certificate.

16. The method according to claim 15 including the step of choosing an item and the step of printing includes printing a representation of the item on the first section of the certificate.

17. The method according to claim 16 wherein the step of printing a certificate includes causing said dispenser to retrieve from said computer and print graphics representative of the purveyor chosen on both the first and second sections of the certificate.

18. The method according to claim 15 wherein the method further comprises:

providing the name of the intended recipient; and

printing within said first section the name of the intended recipient.

19. The method according to claim 18 wherein the method further comprises:

providing a personal message; and

printing within a third section the name of the intended recipient and the personal message.

20. The method according to claim 15 wherein the method further comprises limiting choice of a certificate value to a maximum amount.

21. The method according to claim 15 wherein the method further comprises:

retrieving from said computer a control serial number; and

printing within the first section the control serial number.

22. A method of purchasing and dispensing gift certificates from a dispensing system including a plurality of terminal means and central processing unit means, whenever a credit card verifying and credit limit checking system validates a credit card account and its credit limit, comprising the steps of:

receiving a choice of a name of a purveyor of goods and services and a value for a gift certificate;

receiving a credit card and accessing said credit card verifying and credit limit checking system;

dispensing said gift certificate for said purveyor and said value;

communicating data on said gift certificate and an associated debit to a credit card account based on the value of said gift certificate from said terminal means to said central processing unit means; and

debiting said debit to said credit card account based on data collated by said central processing unit from all terminal means.

23. The method according to claim 22 wherein the method further comprises notifying said purveyors regarding gift certificates purchased.

24. A monetarily-valuable, exchange certificate, comprising:

a sheet of material with printing thereon, said printing including information providing an exchange value for said certificate;

a holographic foil;

means for affixing said foil to said sheet;

wherein said foil would be extremely difficult to copy thereby making said certificate difficult to counterfeit.

25. A user-activated system for creating a monetarily-valuable, exchange certificate, comprising:

a sheet having a plurality of sections with a series of perforations marking an intersection of adjacent said sections, a first of said sections being preprinted; and

means, under control of said user, for receiving said certificate and printing on a second of said sections a value selected by said user indicating worth of said second section in full exchange for a second good or service.

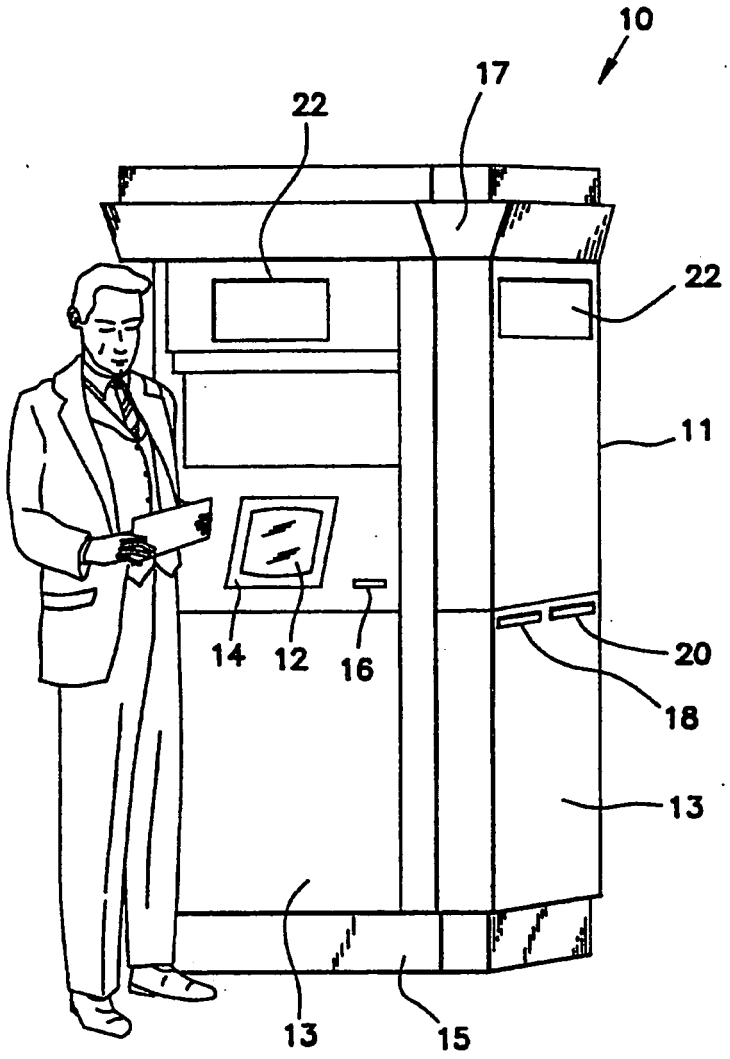
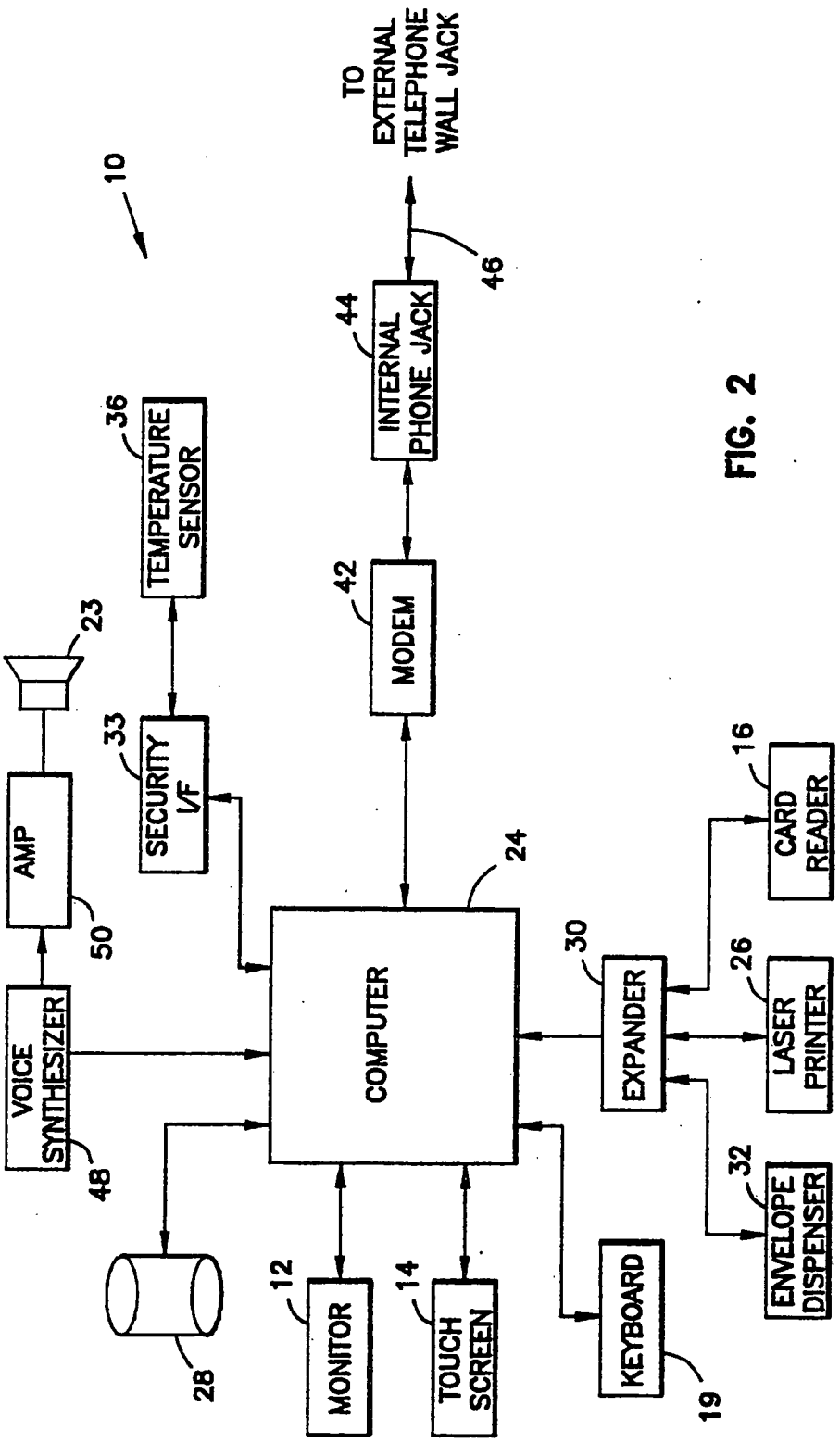


FIG. 1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TO EXTERNAL TELEPHONE WALL JACK
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INTERNAL PHONE JACK
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LASER PRINTER
32
ENVELOPE DISPENSER
28
12
MONITOR
14
TOUCH SCREEN
KEYBOARD
19

FIG. 2

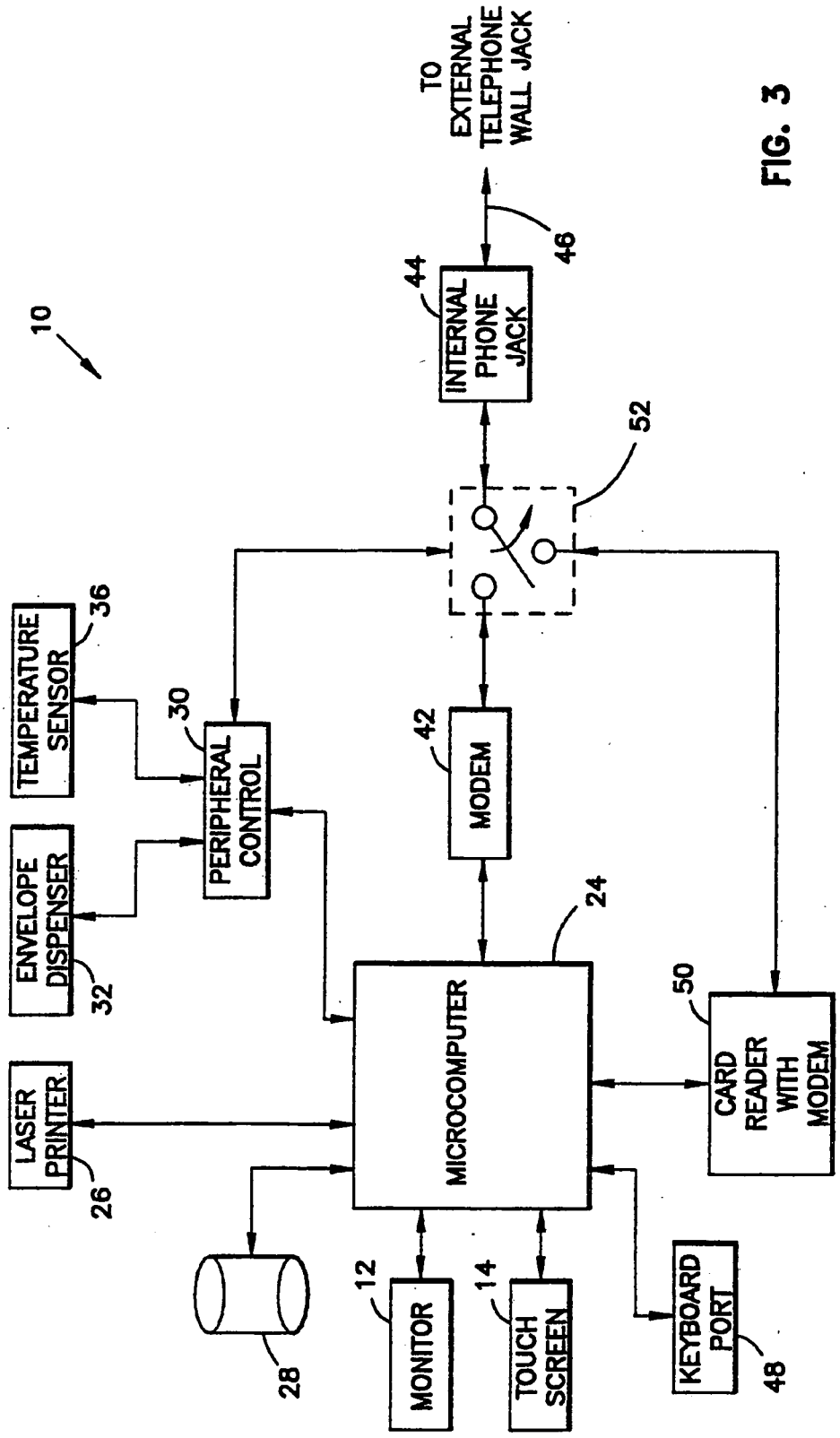
10
TO EXTERNAL TELEPHONE WALL JACK
46
44
INTERNAL PHONE JACK
52
36
TEMPERATURE SENSOR
30
PERIPHERAL CONTROL
42
MODEM
ENVELOPE DISPENSER
32
24
MICROCOMPUTER
50
CARD READER WITH MODEM
LASER PRINTER
26
28
12
MONITOR
14
TOUCH SCREEN
KEYBOARD PORT
48

FIG. 3

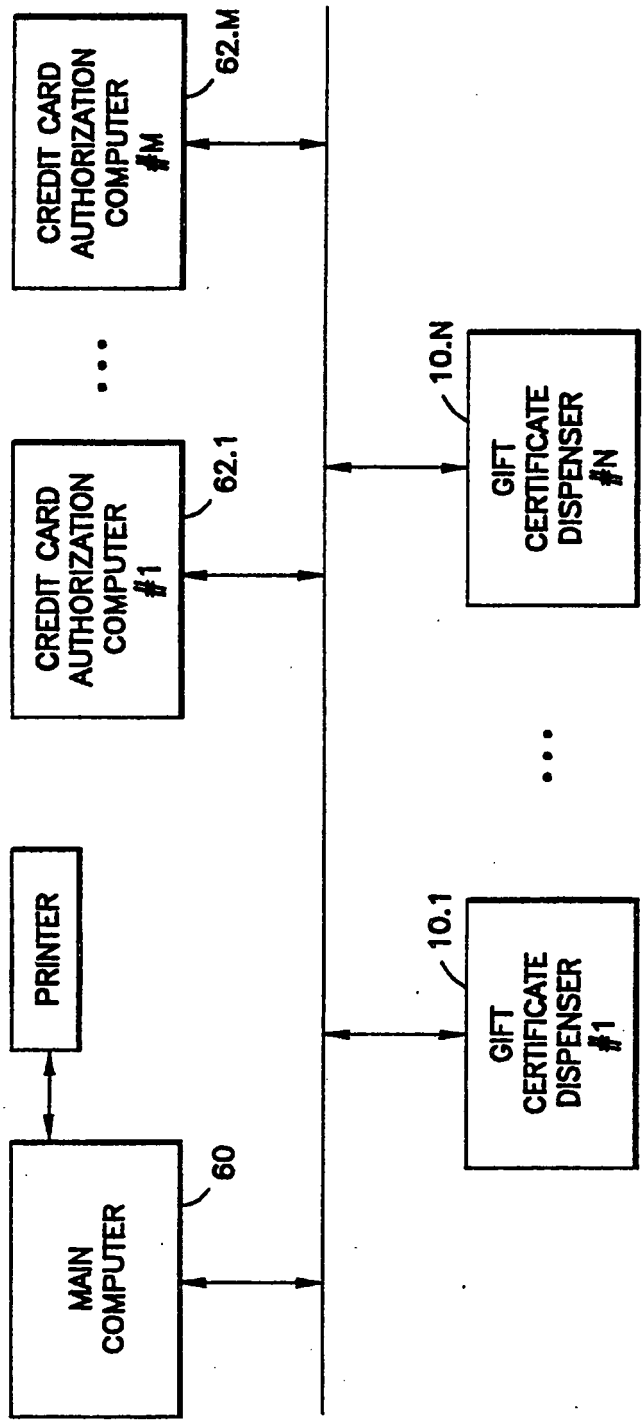
CREDIT CARD AUTHORIZATION COMPUTER #M
62.M
CREDIT CARD AUTHORIZATION COMPUTER #1
62.1
PRINTER
MAIN COMPUTER
60
GIFT CERTIFICATE DISPENSER #N
10.N
GIFT CERTIFICATE DISPENSER #1
10.1

FIG. 4

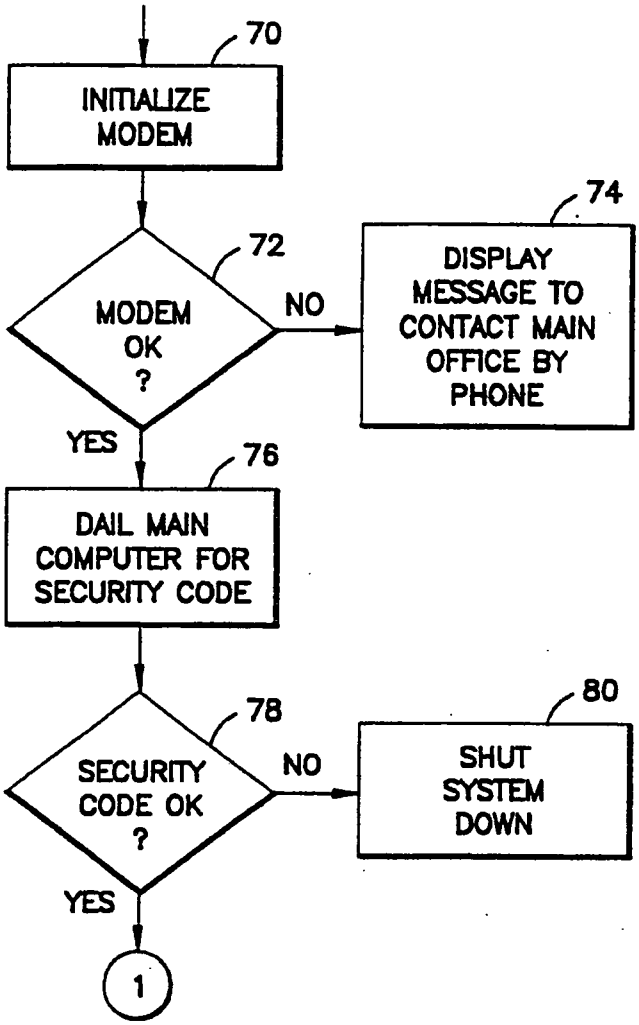
70
INITIALIZE MODEM
72
MODEM OK ?
NO
74
DISPLAY MESSAGE TO CONTACT MAIN OFFICE BY PHONE
YES
76
DAIL MAIN COMPUTER FOR SECURITY CODE
78
SECURITY CODE OK ?
NO
80
SHUT SYSTEM DOWN
YES
1

FIG. 5A

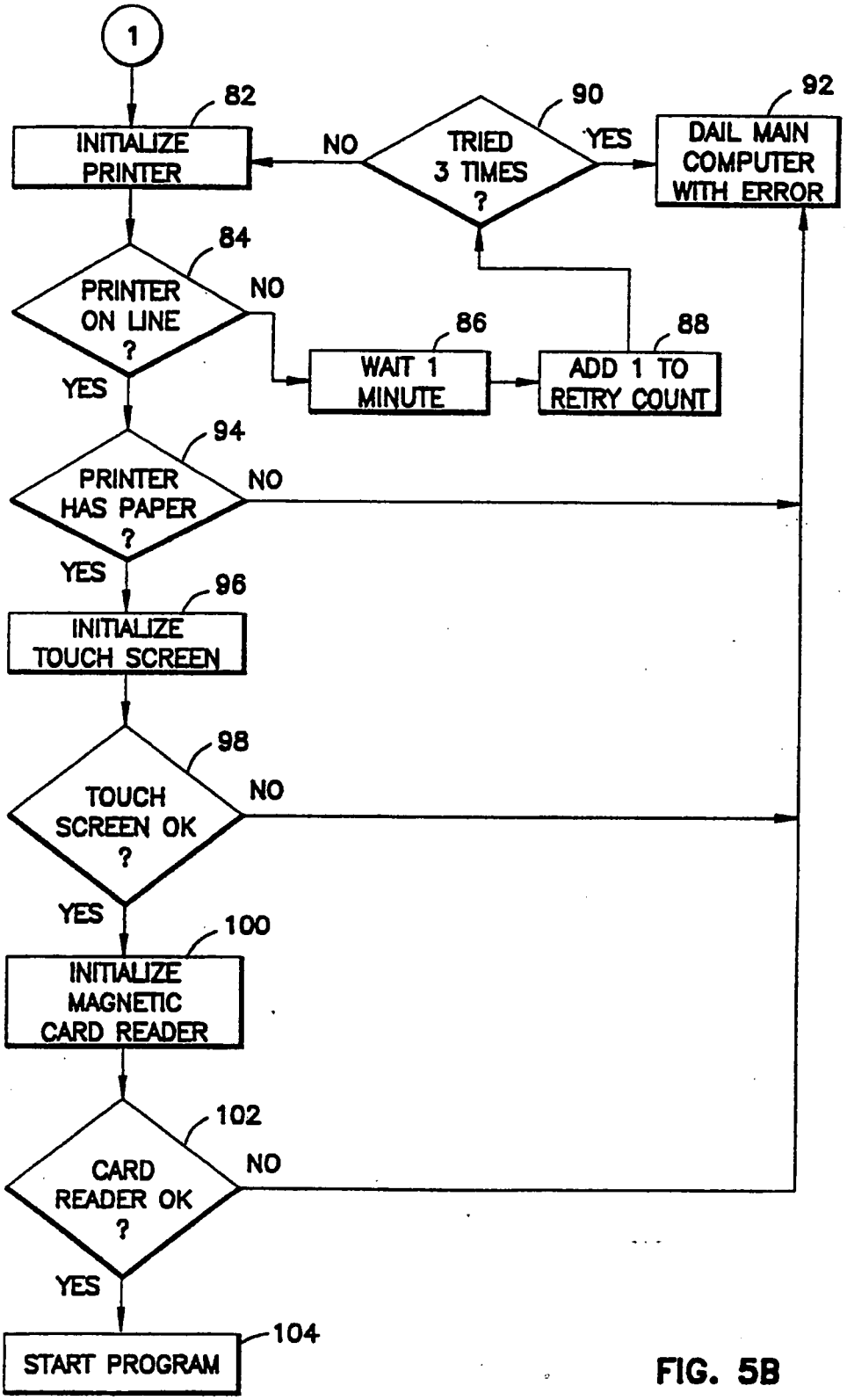
1
82
INITIALIZE PRINTER
NO
90
TRIED 3 TIMES ?
YES
92
DAIL MAIN COMPUTER WITH ERROR
84
PRINTER ON LINE ?
NO
86
WAIT 1 MINUTE
88
ADD 1 TO RETRY COUNT
YES
94
PRINTER HAS PAPER ?
NO
YES
96
INITIALIZE TOUCH SCREEN
98
TOUCH SCREEN OK ?
NO
YES
100
INITIALIZE MAGNETIC CARD READER
102
CARD READER OK ?
NO
YES
104
START PROGRAM

FIG. 5B

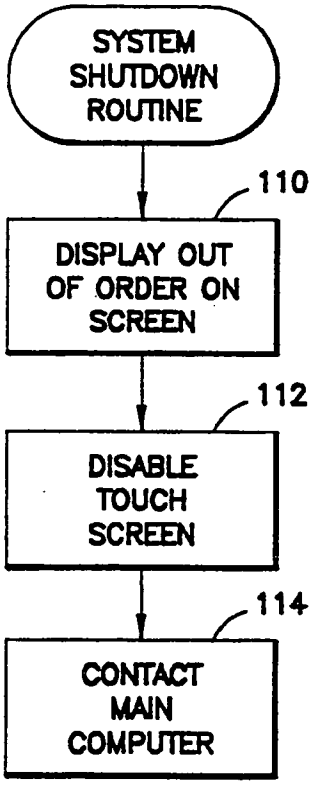
SYSTEM SHUTDOWN ROUTINE
110
DISPLAY OUT OF ORDER ON SCREEN
112
DISABLE TOUCH SCREEN
114
CONTACT MAIN COMPUTER

FIG. 6

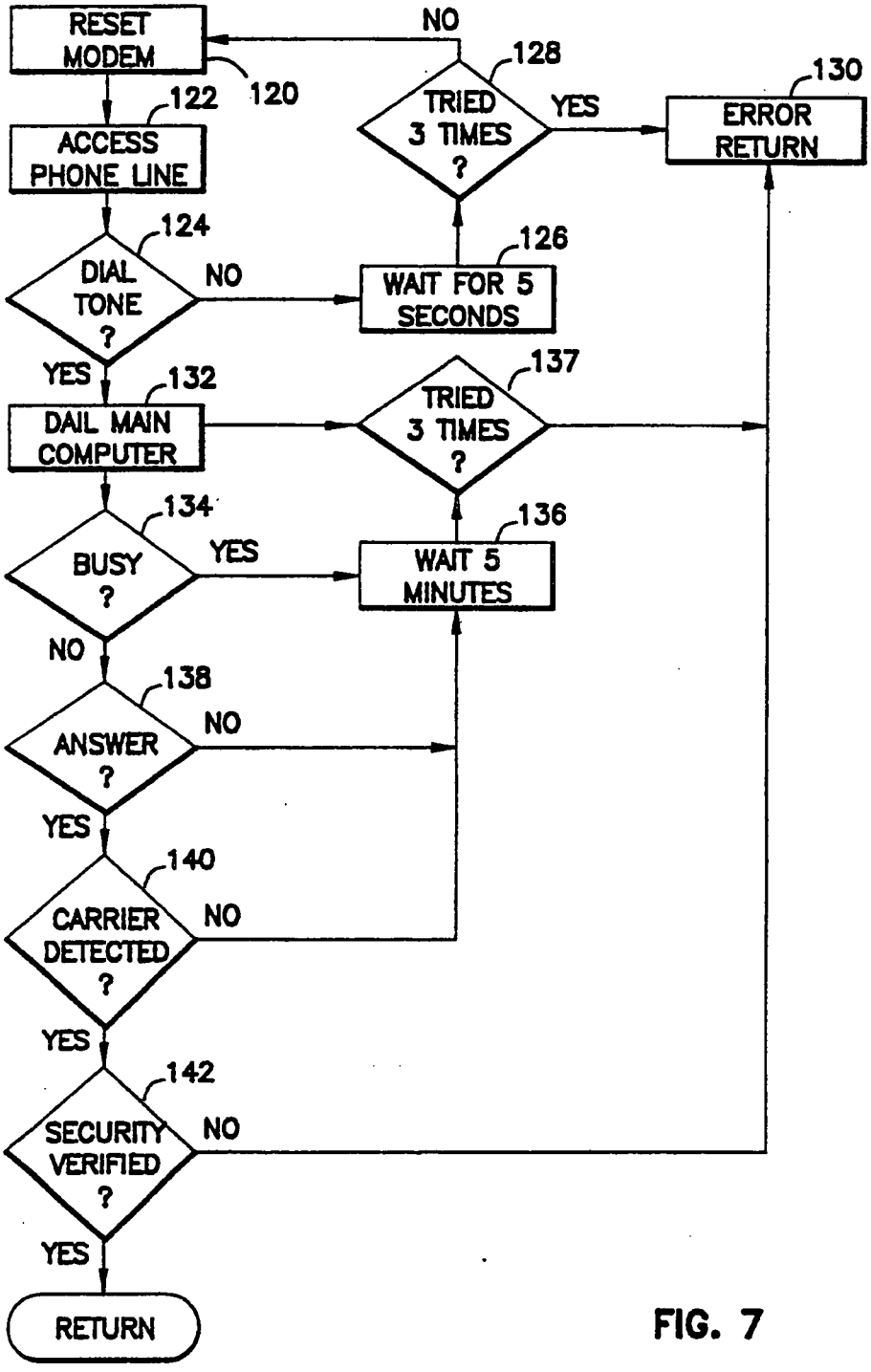
RESET MODEM
120
ACCESS PHONE LINE
122
DIAL TONE ?
124
NO
YES
DAIL MAIN COMPUTER
132
BUSY ?
134
YES
NO
ANSWER ?
138
NO
YES
CARRIER DETECTED ?
140
NO
YES
SECURITY VERIFIED ?
142
NO
YES
RETURN
WAIT FOR 5 SECONDS
126
TRIED 3 TIMES ?
128
NO
YES
ERROR RETURN
130
WAIT 5 MINUTES
136
TRIED 3 TIMES ?
137

FIG. 7

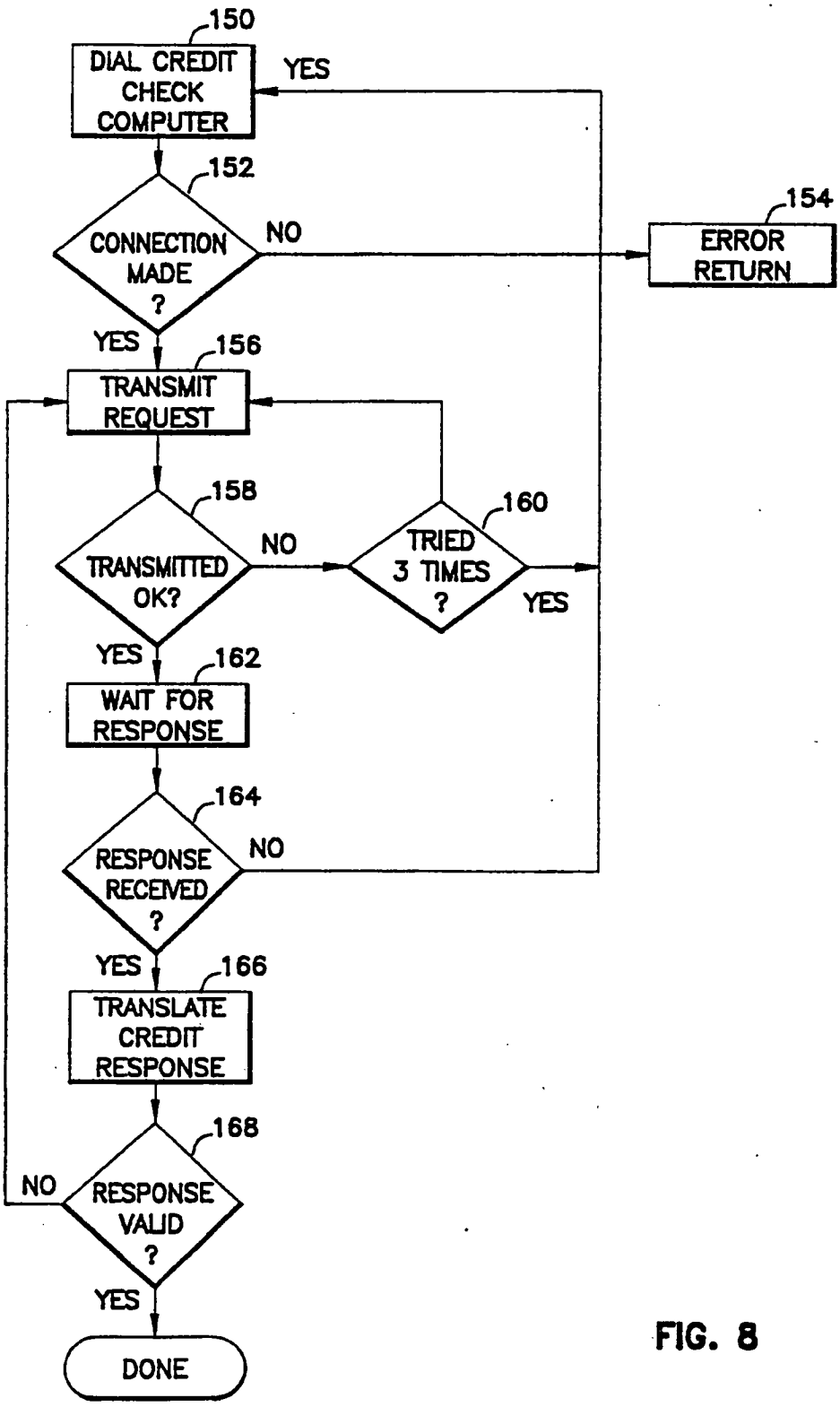
150
DIAL CREDIT CHECK COMPUTER
YES
152
CONNECTION MADE ?
NO
154
ERROR RETURN
YES
156
TRANSMIT REQUEST
158
TRANSMITTED OK?
NO
160
TRIED 3 TIMES ?
YES
YES
162
WAIT FOR RESPONSE
164
RESPONSE RECEIVED ?
NO
YES
166
TRANSLATE CREDIT RESPONSE
168
RESPONSE VALID ?
NO
YES
DONE

FIG. 8

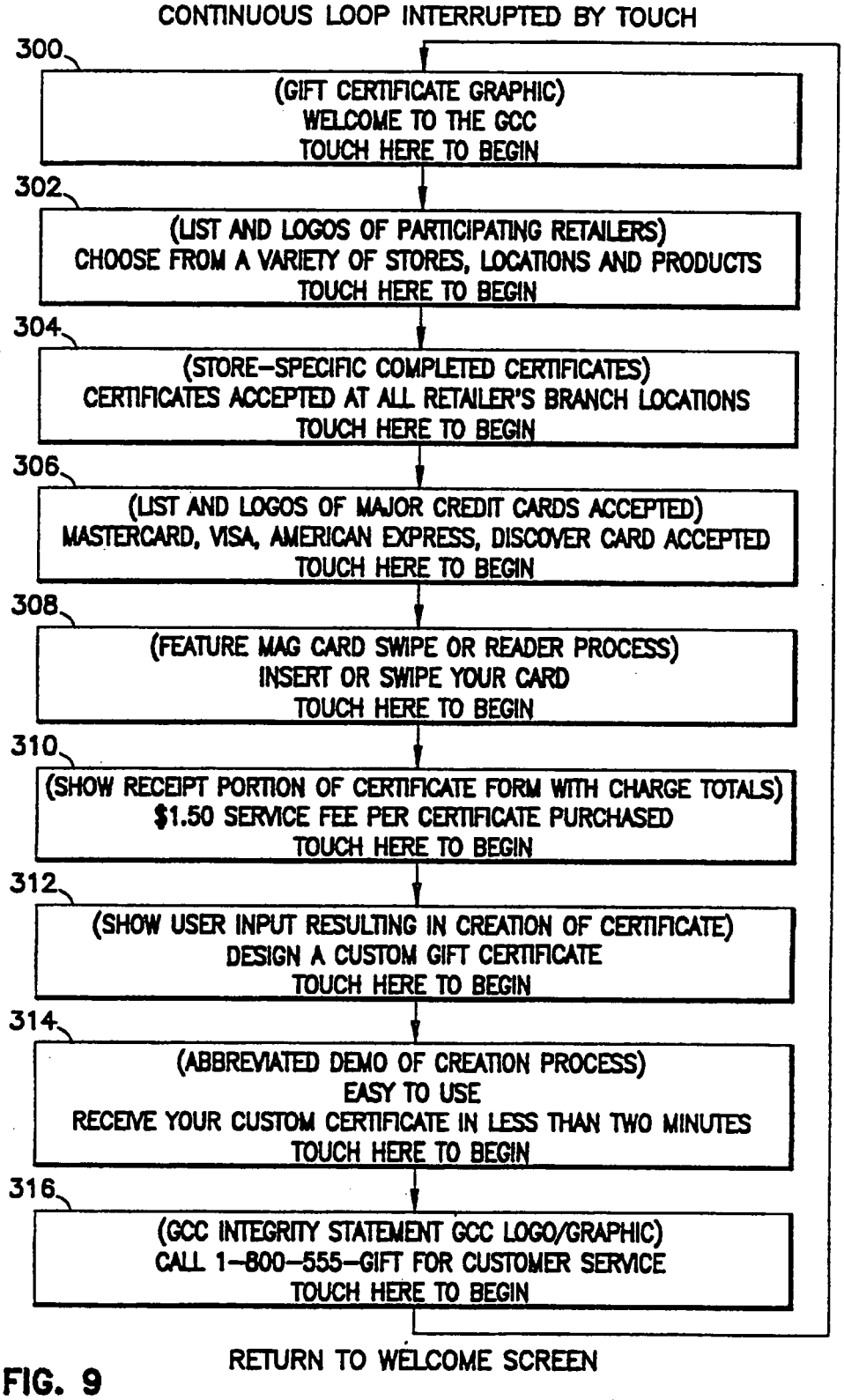
CONTINUOUS LOOP INTERRUPTED BY TOUCH
300
(GIFT CERTIFICATE GRAPHIC)
WELCOME TO THE GCC
TOUCH HERE TO BEGIN
302
(LIST AND LOGOS OF PARTICIPATING RETAILERS)
CHOOSE FROM A VARIETY OF STORES, LOCATIONS AND PRODUCTS
TOUCH HERE TO BEGIN
304
(STORE-SPECIFIC COMPLETED CERTIFICATES)
CERTIFICATES ACCEPTED AT ALL RETAILER'S BRANCH LOCATIONS
TOUCH HERE TO BEGIN
306
(LIST AND LOGOS OF MAJOR CREDIT CARDS ACCEPTED)
MASTERCARD, VISA, AMERICAN EXPRESS, DISCOVER CARD ACCEPTED
TOUCH HERE TO BEGIN
308
(FEATURE MAG CARD SWIPE OR READER PROCESS)
INSERT OR SWIPE YOUR CARD
TOUCH HERE TO BEGIN
310
(SHOW RECEIPT PORTION OF CERTIFICATE FORM WITH CHARGE TOTALS)
$1.50 SERVICE FEE PER CERTIFICATE PURCHASED
TOUCH HERE TO BEGIN
312
(SHOW USER INPUT RESULTING IN CREATION OF CERTIFICATE)
DESIGN A CUSTOM GIFT CERTIFICATE
TOUCH HERE TO BEGIN
314
(ABBREVIATED DEMO OF CREATION PROCESS)
EASY TO USE
RECEIVE YOUR CUSTOM CERTIFICATE IN LESS THAN TWO MINUTES
TOUCH HERE TO BEGIN
316
(GCC INTEGRITY STATEMENT GCC LOGO/GRAPHIC)
CALL 1-800-555-GIFT FOR CUSTOMER SERVICE
TOUCH HERE TO BEGIN
RETURN TO WELCOME SCREEN

FIG. 9

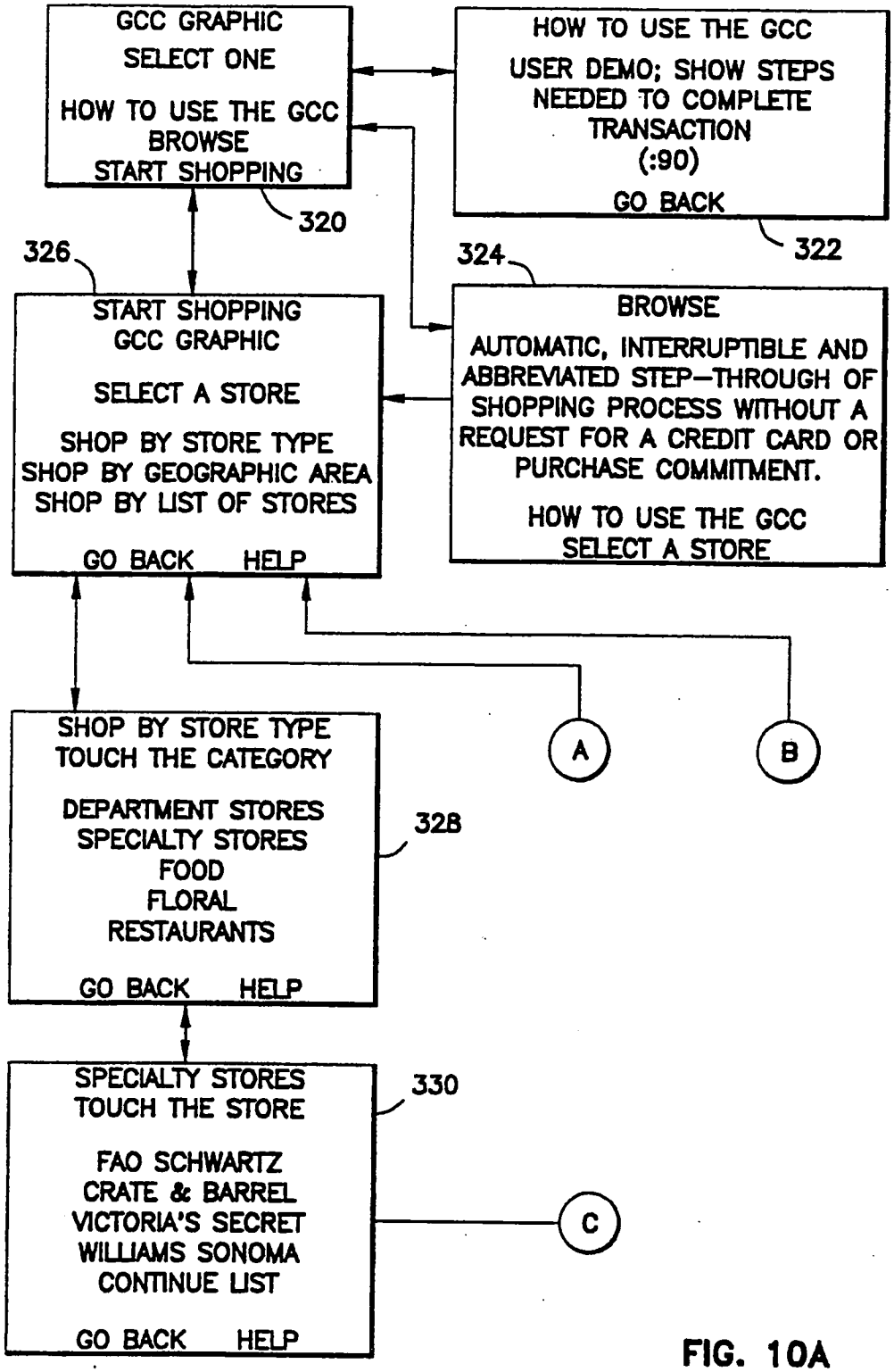
GCC GRAPHIC
SELECT ONE
HOW TO USE THE GCC
BROWSE
START SHOPPING
320
HOW TO USE THE GCC
USER DEMO; SHOW STEPS NEEDED TO COMPLETE TRANSACTION
(:90)
GO BACK
322
326
324
START SHOPPING
GCC GRAPHIC
SELECT A STORE
SHOP BY STORE TYPE
SHOP BY GEOGRAPHIC AREA
SHOP BY LIST OF STORES
GO BACK HELP
BROWSE
AUTOMATIC, INTERRUPTIBLE AND ABBREVIATED STEP-THROUGH OF SHOPPING PROCESS WITHOUT A REQUEST FOR A CREDIT CARD OR PURCHASE COMMITMENT.
HOW TO USE THE GCC
SELECT A STORE
A
B
SHOP BY STORE TYPE
TOUCH THE CATEGORY
DEPARTMENT STORES
SPECIALTY STORES
FOOD
FLORAL
RESTAURANTS
328
GO BACK HELP
SPECIALTY STORES
TOUCH THE STORE
330
FAO SCHWARTZ
CRATE & BARREL
VICTORIA'S SECRET
WILLIAMS SONOMA
CONTINUE LIST
GO BACK HELP
C

FIG. 10A